

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

1 Valuation of Security **2** Assumption of Executory Contract or Unexpired Lease **1** Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-17473
Jon W. Storz Judge: ABA

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 11/4/19
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ SW Initial Debtor: /s/ J.W.S. Initial Co-Debtor: /s/

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 670.00 per month to the Chapter 13 Trustee, starting on December 1, 2019 for approximately 29 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3,960.00
DOMESTIC SUPPORT OBLIGATION	Child Support	Notice Only
Internal Revenue Service	Taxes	Notice Only
State of New Jersey	Taxes	Notice Only

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Citizens Bank	109 Savannah Circle Egg Harbor Township NJ 08234	\$120,006.36	\$317,250.00	Mr.Cooper (\$408,377.49)	\$0.00	0%	\$0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Disney Vacation Club	Bay Lake Tower at Disney resort	\$15,200.00	\$2,590.61

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Financing held with Mr. Cooper on residential property located at 109 Savannah Circle Egg Harbor Township NJ 08234-Arrears cured via a loan modification. Payments to be maintained outside of the Plan.

Financing held with DiTech financial on rental property located at 700 N. Franklin Blvd Unit 505 Pleasantville NJ 08232-Debtor to maintain payments outside of the bankruptcy

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ 0.00 to be distributed *pro rata*

☐ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Citizens Bank	109 Savannah Circle Egg Harbor Township NJ 08234	\$120,006.33	\$317,250.00	Mr. Cooper (\$408,377.49)	\$0.00	\$120,006.33

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

1) Ch. 13 Standing Trustee commissions

2) Priority Claims

3) Secured Claims

4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 11/4/19.

Explain below **why** the plan is being modified:
To list Disney Vacation Club to be surrendered under part 4(e)

Explain below **how** the plan is being modified:
To list Disney Vacation Club to be surrendered under part 4(e)

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 11/4/19

/s/ Jon W. Storz
Debtor

Date: _____

/s/
Joint Debtor

Date: 11/4/19

/s/Seymour Wasserstrum
Attorney for Debtor(s)

Certificate of Notice Page 11 of 12

United States Bankruptcy Court
District of New JerseyIn re:
Jon W. Storz
DebtorCase No. 19-17473-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf901Page 1 of 2
Total Noticed: 40

Date Rcvd: Nov 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2019.

db +Jon W. Storz, 109 Savannah Circle, Egg Harbor Township, NJ 08234-6003
 cr +Prosper Funding LLC, Ragan & Ragan PC, 3100 Route 138 West, Wall, NJ 07719-9020
 518179323 +Chris Storz, 9 Cornet Terr, Burlington, NJ 08016-4290
 518179324 +Citibank N A, 701 E 60th St, Sioux Falls, SD 57104-0493
 518179325 +Citizen's Bank, 1 Citizens Dr, Riverside, RI 02915-3000
 518213489 +Citizens Bank N.A., One Citizens Bank Way Mail Stop JCA115, Johnston, RI 02919-1922
 518179326 +Credence Resource Management, PO Box 2300, C/O DirectTV, Southgate, MI 48195-4300
 518179327 +DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550
 (address filed with court: DIRECTV, PO BOX 9001069, LOUISVILLE, KY 40290-1069)
 518210354 Disney Vacation Club, PO Box 470727, Celebration, FL 34747-0727
 518309901 Ditech Financial LLC, P.O. Box 12740, Tempe, AZ 85284-0046
 518210377 +Ditech Financial LLC, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406,
 Westmont, NJ 08108-2812
 518179329 +Federated Law group PLLC, 887 Donald Ross Rd, Juno Beach, FL 33408-1611
 518179336 +Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
 518298501 +NATIONSTAR MORTGAGE LLC d/b/a MR. COOPER, P.O. Box 619096, Dallas, TX 75261-9096
 518196469 +++NATIONSTAR MORTGAGE, LLC D/B/A MR. COOPER, GROSS POLOWY, LLC, 2500 PLAZA FIVE STE 2548,
 JERSEY CITY NJ 07311-4026
 (address filed with court: Nationstar Mortgage, LLC d/b/a Mr. Cooper, Gross Polowy, LLC,
 2500 Plaza 5, Suite 2548, Jersey City, NJ 07311)
 518179337 +Nicole Anderson Storz, 109 Savannah Cir, Egg Harbor Township, NJ 08234-6003
 518179338 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex,
 Trenton, NJ 08625-0112
 518225198 +Prosper Funding, LLC, c/o Ragan & Ragan, PC, 3100 Route 138 West, Wall, NJ 07719-9020
 518210356 +Ragen & Ragen, 3100 Route 138 West, Brinley Plaza Building one, Belmar, NJ 07719-9020
 518179339 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, P.O. Box 245,
 Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)
 518210357 Sears Credit Cards, Po Box 183081, Columbus, OH 43218-3081
 518210359 +Sun Run Solar, 738 Cedar St, Bridgeton, NJ 08302-4888
 518210358 +Velocity, 4315 Pickett Road, Saint Joseph, MO 64503-1600

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 05 2019 00:26:04 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 05 2019 00:26:00 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518179330 E-mail/Text: ebnbankruptcy@ahm.honda.com Nov 05 2019 00:26:13 Honda Financial Services,
 P.O. Box 1844, Alpharetta, GA 30023-1844
 518209858 E-mail/Text: ebnbankruptcy@ahm.honda.com Nov 05 2019 00:26:13
 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,
 Irving, TX 75016-8088
 518297252 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Nov 05 2019 00:35:11 Directv, LLC,
 by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 518179328 E-mail/Text: bankruptcy.bnc@ditech.com Nov 05 2019 00:25:34 Ditech Financial LLC,
 PO Box 6172, Rapid City, SD 57709-6172
 518179333 +E-mail/Text: cio.bncmail@irs.gov Nov 05 2019 00:25:26 IRS, 1601 Market St,
 Philadelphia, PA 19103-2301
 518179334 +E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Nov 05 2019 00:26:54
 JH Portfolio Debt Equiti, 5757 Phantom Drive Suite 225, Hazelwood, MO 63042-2429
 518179335 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 05 2019 00:25:59 Midland Funding,
 8875 Aero Dr, Ste 200, San Diego, CA 92123-2255
 518249802 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 05 2019 00:25:59 Midland Funding LLC,
 PO Box 2011, Warren, MI 48090-2011
 518210355 +E-mail/Text: bankruptcy@prosper.com Nov 05 2019 00:26:30 Prosper Marketplace Inc,
 101 2nd St Fl 15, San Francisco, CA 94105-3672
 518265489 E-mail/Text: bnc-quantum@quantum3group.com Nov 05 2019 00:25:55
 Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788,
 Kirkland, WA 98083-0788
 518179340 E-mail/PDF: gecsedirecoverycorp.com Nov 05 2019 00:33:29 Synch/Care Credit,
 Po Box 965036, Orlando, FL 32896-5036
 518179341 +E-mail/PDF: gecsedirecoverycorp.com Nov 05 2019 00:33:24 Synch/Old Navy DC,
 PO Box 965005, Orlando, NJ 32896-5005
 518181560 +E-mail/PDF: gecsedirecoverycorp.com Nov 05 2019 00:33:26 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 518179342 E-mail/PDF: gecsedirecoverycorp.com Nov 05 2019 00:33:59 Synchrony Bank, PO Box 965013,
 Orlando, FL 32896-5013
 518292773 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Nov 05 2019 00:33:44 Verizon,
 by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 TOTAL: 17

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 40

Date Rcvd: Nov 04, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518179331* IRS, PO Box 744, Springfield, NJ 07081-0744
518179332* IRS, PO Box 725, Special Procedures Function, Springfield, NJ 07081
518197825* IRS, PO BOX 7346, PHILADELPHIA PA 19101-7346

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2019 at the address(es) listed below:

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Lynn Therese Nolan on behalf of Creditor Nationstar Mortgage, LLC d/b/a Mr. Cooper
ecfnotices@grosspolowy.com, lnolan@grosspolowy.com
Lynn Therese Nolan on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
ecfnotices@grosspolowy.com, lnolan@grosspolowy.com
Raymond Shockley, Jr on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Ronald S. Gellert on behalf of Creditor Citizens Bank, N.A. rgellert@gsbblaw.com,
abrown@gsbblaw.com
Seymour Wasserstrum on behalf of Debtor Jon W. Storz mylawyer7@aol.com, ecf@seymourlaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
W. Peter Ragan on behalf of Creditor Prosper Funding LLC wpr@raganlaw.com, susan@raganlaw.com
TOTAL: 9